

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KIMBERLY A. DURATZ

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-22725

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/24/2012 and confirmed on 7/9/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		145,181.13
Less Refunds to Debtor	1,819.25	
TOTAL AMOUNT OF PLAN FUND		143,361.88

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,465.00	
Trustee Fee	5,256.24	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,721.24

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 3865	144.04	144.04	0.00	144.04
	AMERICAN SUZUKI FINANCIAL SVC* Acct: 5747	20,001.30	20,001.30	0.00	20,001.30
	LAKEVIEW LOAN SERVICING LLC Acct: 3865	0.00	100,598.03	0.00	100,598.03
					120,743.37

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	KIMBERLY A. DURATZ Acct:	0.00	0.00	0.00	0.00
	KIMBERLY A. DURATZ Acct:	1,124.31	1,124.31	0.00	0.00
	KIMBERLY A. DURATZ Acct:	694.94	694.94	0.00	0.00
	STEIDL & STEINBERG Acct:	3,300.00	3,300.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXX9-17	3,165.00	3,165.00	0.00	0.00
	*** NONE ***				

Unsecured					
	ALLEGHENY MEDICAL ASSOCIATES Acct: XXX8530	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP** Acct: 7147	2,223.50	378.00	0.00	378.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 5151	11,898.94	2,022.82	0.00	2,022.82
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 9025	9,413.58	1,600.31	0.00	1,600.31
	CHASE/JPMORGAN CHASE(*)++ Acct: XXX9063	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC	6,291.24	1,069.51	0.00	1,069.51

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6853				
	BACK BOWL I LLC - SERIES C	25,514.40	4,337.45	0.00	4,337.45
	Acct: 1837				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XXX4001				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: XXX6284				
	DONALD FRANK	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST NIAGARA BANK	470.86	80.05	0.00	80.05
	Acct: 3231				
	THE HOME DEPOT CREDIT SERVICES++	0.00	0.00	0.00	0.00
	Acct: XXX9389				
	PRA/PORTFOLIO RECOVERY ASSOC	1,237.76	210.42	0.00	210.42
	Acct: 9060				
	KEYSTONE ANESTHESIA CONSULTANT	0.00	0.00	0.00	0.00
	Acct: XXX2366				
	CAPITAL ONE NA**	3,029.27	514.98	0.00	514.98
	Acct: 7350				
	NCO FINANCIAL SYSTEMS INC**	0.00	0.00	0.00	0.00
	Acct: XXX0164				
	NORTH EASTERN RECOVERY INC	0.00	0.00	0.00	0.00
	Acct: XXX9041				
	PRA/PORTFOLIO RECOVERY ASSOC	329.54	56.02	0.00	56.02
	Acct: 9974				
	PRA/PORTFOLIO RECOVERY ASSOC	1,647.66	280.10	0.00	280.10
	Acct: 1919				
	UNIVERSITY OF PGH PHYSICIAN	0.00	0.00	0.00	0.00
	Acct: XXX3897				
	UNIVERSITY OF PGH PHYSICIAN	0.00	0.00	0.00	0.00
	Acct: XXX0977				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XXX4001				
	PRA/PORTFOLIO RECOVERY ASSOC	660.37	112.26	0.00	112.26
	Acct: 0061				
	QUANTUM3 GROUP LLC AGNT - WFNB	367.92	62.55	0.00	62.55
	Acct: 0736				
	QUANTUM3 GROUP LLC AGNT - WFNB	705.62	119.96	0.00	119.96
	Acct: 0541				
	CITIZENS BANK NA(*)	310.80	52.84	0.00	52.84
	Acct: X539T				
	AFNI++	0.00	0.00	0.00	0.00
	Acct: 8779				
	EOS CCA	0.00	0.00	0.00	0.00
	Acct: 6694				
					10,897.27
TOTAL PAID TO CREDITORS					131,640.64

TOTAL	
CLAIMED	0.00
PRIORITY	20,145.34
SECURED	64,101.46

Date: 08/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

KIMBERLY A. DURATZ

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-22725

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kimberly A. Duratz
Debtor

Case No. 12-22725-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

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Date Rcvd: Aug 28, 2017

Form ID: pdf900

Total Noticed: 38

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

db +Kimberly A. Duratz, 241A Marshall Road, Oakdale, PA 15071-2010
cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
13385939 +Allegheny Medical, 2000 Cliff Mine Road PKW #2, Pittsburgh, PA 15275-1008
13385941 Bank of America, PO Box 15222, Wilmington, DE 19886-5222
13469524 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13385942 Best Buy, C/O HSBC Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
13471549 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
13385947 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citicards, P.O. Box 182564, Columbus, OH 43218-2564)
13462986 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13385943 Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385946 Chase, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
13393955 +Citizens Bank, 443 Jefferson Blvd, RWJ 135, Warwick RI 02886-1321
13385948 Collections Service Center, Inc., 839 5th Ave, P O BOX 560,
New Kensington, PA 15068-0560
13385953 Keystone Anesthesia Consultants, P.O. Box 88073, Chicago, IL 60680-1073
13855823 LAKEVIEW LOAN SERVICING, LLC SERVICING, M&T BANK, PO BOX 840, BUFFALO, NY 14240-0840
13385957 +Old Navy/GEICOR, PO Box 53042, Atlanta, GA 30355-1042
13385958 +Sears/KMart, c/o HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
13416800 Sirius Satellite Radio, c/o EOS CCA, PO Box 567, Norwell, MA 02061-0567
13385961 +UPMC Physician Services, C/O Collection Service Center, Inc., 839 5th Ave, P.O. Box 560,
New Kensington, PA 15068-0560
13385959 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13385963 WFNNB-Justice, P.O. Box 659728, San Antonio, TX 78265-9728
13385964 WFNNB-Value City Furniture, P.O. Box 659704, San Antonio, TX 78265-9704
13853404 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Aug 29 2017 01:22:58 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13405670 +E-mail/Text: ally@ebn.phinsolutions.com Aug 29 2017 01:23:02
American Suzuki Financial Corporation Inc., P O Box 130424, Roseville, MN 55113-0004
13385940 E-mail/Text: ally@ebn.phinsolutions.com Aug 29 2017 01:23:02
American Suzuki Financial Services, P.O. Box 380902, Minneapolis, MN 55438-0902
13432368 +E-mail/Text: bncmail@w-legal.com Aug 29 2017 01:24:04 BACK BOWL I LLC, SERIES C,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13461494 +E-mail/Text: bnc@bass-associates.com Aug 29 2017 01:22:58 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13385949 +E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 29 2017 01:24:40
Credit Collection Services, Two Wells Avenue, Dept. 9136, Newton, MA 02459-3225
13416799 +E-mail/Text: EBNProcessing@afni.com Aug 29 2017 01:24:01 Dish Network, c/o AFNI,
PO Box 3097, Bloomington, IL 61702-3097
13385950 E-mail/Text: fnb.bk@fnfg.com Aug 29 2017 01:24:22 First Niagara, PO Box 136,
Buffalo, NY 14240-0136
13389035 E-mail/Text: fnb.bk@fnfg.com Aug 29 2017 01:24:22 First Niagara Bank. N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
13385952 E-mail/PDF: gecsed@recoverycorp.com Aug 29 2017 01:29:31 JC Penneys, P.O. Box 960090,
Orlando, FL 32896-0090
13385954 +E-mail/Text: bnckohlnotices@becket-lee.com Aug 29 2017 01:23:09 Kohl's Payment Center,
P.O. Box 2983, Milwaukee, WI 53201-2983
13441620 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 29 2017 01:31:19
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13624023 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 29 2017 01:48:39
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13422483 E-mail/Text: bnc-quantum@quantum3group.com Aug 29 2017 01:23:26
Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788,
Kirkland, WA 98083-0788
13385962 E-mail/PDF: gecsed@recoverycorp.com Aug 29 2017 01:30:45 Walmart, C/O GE Money,
P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citizens Bank
cr Lakeview Loan Servicing LLC
cr Lakeview Loan Servicing, LLC
cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13385951* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, P.O. Box 182676,
Columbus, OH 43218-2676)
13385944* Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385945* Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385960* +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 38

Date Rcvd: Aug 28, 2017

13385955 ##+NCO Financial Systems Inc, 30600 Telegraph Road, Suite 4235, Franklin, MI 48025-5815
13385956 ##North Eastern Asset Recovery, Inc., P.O. Box 209, Thornwood, NY 10594-0209

TOTALS: 3, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Christopher M. Frye on behalf of Debtor Kimberly A. Duratz chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com
Daniel Mark Campbell on behalf of Creditor Citizens Bank dcampbell@hunton.com,
sklein@hunton.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Mario J. Hanyon on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12